

# State Farm Insurance Companies®



February 1, 2006

State Farm Catastrophe Office  
PO Box 6759  
D'Iberville, MS 39540-6759

JAMES O BECKHAM SR  
JO DELL BECKHAM  
PO BOX 6231  
DIAMONDHEAD MS 39525

RE: Claim Number: 24-Z457-665  
Policy Number: 24-CG-3522-8  
Location of  
Insured Property: 136 Poki Place  
Diamondhead, MS 39525  
Date of Loss: August 29, 2005  
Policy Type: Homeowners, FP-7955

Dear Mr. and Mrs. Beckham:

This letter is a follow-up to your meeting with Claim Representative Kimberly Riley on November 7, 2006, where she discussed and inspected the damage to your property.

Based upon the results of the discussion, site inspection, and investigation, it has been determined the damage to your property at 136 Poki Place, Diamondhead, Mississippi, was caused by flooding/rising water/tidal surge.

Enclosed please find a copy of the report by the Rimkus Consulting Group, Inc.

Damage resulting from this cause of loss is not covered by your policy. Please refer to the following provisions:

## SECTION I - LOSSES NOT INSURED

2. We do not insure under any coverage for any loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:

- c. **Water Damage**, meaning:

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- (1) flood, surface water, waves, tidal water, tsunami, seiche, overflow of a body of water, or spray from any of these, all whether driven by wind or not;
- (2) water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area; or
- (3) water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.

Please be advised that as of February 15, 2006, all additional living expenses payment will cease. Please forward all information regarding additional living expenses to the address listed above.

This Company does not intend, by this letter, to waive any policy defenses in addition to those stated above, and reserves its right to assert such additional policy defenses at any time.

If you have any additional information regarding your claim which has not been previously considered, or if you desire any additional explanation regarding this matter, please contact Claim Representative Kimberly Riley at 866 787 8676 ext 5366.

Sincerely,



Lansing Clark Vargo  
Team Manager  
228 396 7938  
State Farm Fire and Casualty Company

09/825/0201011

cc: 24-1429 Agent Mike Meyers



Rimkus Consulting Group, Inc.  
198 Charmant Drive, Suite 4  
Ridgeland, Mississippi 32502  
(601) 898-4738 Telephone  
(601) 853-8303 Facsimile

Certificate of Authorization No. E-00001307

Ms. Kimberly Riley  
State Farm  
P. O. Box 6759  
D'Iberville, MS 39504

Re: Claim No: 24Z457665  
Insured: Beckham James & Jo Dell  
Subject: Report of Findings  
RCG File No: 5221438

Dear Ms. Riley:

Mr. Beckham reported that his residence was destroyed by Hurricane Katrina on August 29, 2005. The residence was located at 136 Poki Place in Diamondhead, Mississippi.

Rimkus Consulting Group, Inc. was retained by Ms. Riley on behalf of State Farm Insurance Company to evaluate the reported damage to the residential structure. We were specifically asked to determine structural damage caused by the hurricane winds versus structural damage caused by the associated storm surge and waves. Mr. Paul N. Monie performed our visual inspection of the property on November 8, 2005. Weather data used during our evaluation was obtained from Compu-Weather, Inc. and the National Oceanic and Atmospheric Administration (NOAA).

### CONCLUSIONS

The following conclusions were made after our site visit and a review of the field notes and photographs. Our opinions are as follows:

1. Storm Surge from hurricane Katrina destroyed the residential building.
2. The wind forces of Hurricane Katrina were of a sufficient magnitude to potentially cause damage to the roof coverings, soffit, fascia and siding of the residence. While this type of damage was not observed on this residence or any dwellings in the area, wind speeds similar to the wind speeds at Diamondhead have caused damage to nonstructural elements.



## INTRODUCTION

The residence was reportedly a two-story, wood-framed structure supported on concrete slab-on-grade foundation system. We were told by the insured that the exterior walls were covered mostly with stucco and a small portion of vinyl siding. The roof was covered with asphalt composition architectural shingles. The insured, Mr. Beckham, was present during our inspection. For the purposes of this report, the front of the residence was referenced to face south.

Hurricane Katrina was one of the strongest storms to impact the coast of the United States during the last 100 years. After crossing South Florida and entering the Gulf of Mexico Katrina began to strengthen reaching category five strength hurricane and on August 28, 2005, about 250 miles south-southeast of the mouth of the Mississippi River Katrina's winds reached their peak intensity of 175 miles per hour (mph) winds and the pressure fell to 902 mb.

According to published weather data, the highest wind gusts measured along the Mississippi coast on August 29, 2005, were 90 mph at a Keesler AFB in Biloxi, 63 mph in Gulfport, and 50 mph at Pascagoula. Winds as high as 125 mph likely occurred near the point of landfall near the Louisiana/Mississippi border, and winds likely in excess of 100 mph occurred along the entire Mississippi coast. Weather data published by Compuweather data identified the maximum sustained winds in the Diamondhead area to be 110 to 120 mph.

A storm surge from the hurricane produced wide-spread flooding. Along the Mississippi coast, there were reported storm surges of 11.27 feet at Green Pass, 12.16 feet at Pascagoula, 26 feet at the Biloxi River at Wortham, and a report of 30 feet above sea level at Hancock County. Weather data published by Compuweather data identified the storm surge height in the Diamondhead area to be over 25 feet.

## OBSERVATIONS

During the course of our site visit, we observed the following:

- The insured was present during our inspection and described his property to us. He said that his residence was a two story building with 3500 SF living area and 4000 SF under the roof. He showed us where his household items were found approximately 350 feet west from the residence across the bayou (water). He said his roof was not found after the hurricane and he believed the wind had blown his roof to an unknown destination. **(Photograph 1, 2, 8 & 9).**
- The trees at the back of the residence had scours measuring 30 feet from natural ground to the top of the scours. Some of the tree limbs and the upper portion were snapped off approximately 40 feet above natural ground **(Photograph 5 & 7).**
- The residence was completely demolished with only the concrete slab-on-grade and damaged CMU columns left **(Photograph 2).**



- There was a 6 feet and 8 feet concrete slab at the front and back of the main slab. The owner reported that these slabs were for the front and back porch respectively.
- The majority of the debris and destroyed parts of residence was relocated to the north-west (**Photograph 3**).
- There was a concrete driveway at the front of the residence. (**Photograph 1**).
- The CMU columns of the residence were missing or damaged. Some of the some of columns were listing and others were lying on the concrete slab-on-grade. The columns had moved in all directions. The columns were measured to be 8 feet above the concrete slab. The slab was measured to be approximately 31 feet x 63 feet, with the long side in the east-west direction of the residence. (**Photograph 4 & 6**).
- The insured reported that his kitchen ceramic tile counter top, a 25 feet piece iron rod, part of his office floor covering and lavatory pedestal, which were all on the second floor, were found across two canals approximately 450 feet west of the site.
- All of the neighboring structures were destroyed.

### ANALYSIS

The lateral pressure from wave action typically exceeds wind loads. A 120 mph wind will produce a lateral pressure of approximately 37 psf whereas an 8-foot height of water will produce a maximum hydrostatic pressure of over 400 psf at the base, not including dynamic lateral forces from wave action.

The conditions stated above support the conclusion that the residence was destroyed by storm surge of Hurricane Katrina. Due to the fact that none of the neighboring structures remained, and scours found on trees caused by surge in the area, it is obvious that the structure was destroyed by storm surge accompanying Hurricane Katrina.

The wind forces of Hurricane Katrina were of a sufficient magnitude to potentially cause damage to the roof coverings, soffit, fascia and siding of the residence. These non-structural elements are susceptible to wind damage. While this type of damage was not observed on this residence or any dwellings in the area, wind speeds similar to the wind speeds at Diamondhead have caused damage to nonstructural elements.

This report was prepared for the exclusive use of State Farm Insurance Company. and was not intended for any other purpose. Our report was based on information made available to us at the time. Should additional information become available, we reserve the right to determine the impact, if any, the new information may have on our opinions and conclusions, and to revise our opinions and conclusions if necessary and warranted. Photographs taken during our work are retained in our files and are available to you upon request. This report was prepared for our client's use, and we disavow any liability for use by others.

Thank you for allowing us to provide this service. If you have any questions or need additional assistance, please call.

Sincerely,

RIMKUS CONSULTING GROUP, INC.



Paul N. Monie  
Consultant

*Attachments: Photographs/Resume*



Lawrence L. Wedderstrand, P.E.  
MS Reg. Eng. No. 16732  
Consultant

